

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Anthony Devero
 Lakesha S. Devero
 Debtors

Case No. 20-10587-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db/jdb
 tr +Anthony Devero, Lakesha S. Devero, 3843 Albemarle Avenue, Drexel Hill, PA 19026-2801
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 14459843 +AT&T, 32 Avenue of the Americas, New York, NY 10013-2473
 14459842 Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018
 14459847 +E-ZPassCustomer Service Center, POB 15185, Albany, NY 12212-5185
 14459849 +Furniture Mecca, 101 E. Venango Street, Philadelphia, PA 19134-1022
 14465566 +Great Eastern Resort Corporation, 2030 Deyerle Ave, Harrisonburg, VA 22801-3489
 14459851 +Jefferson Capital Systems, LLC, c/o Hayt, Hayt & Landou, LLC,
 Meridian Center I, 2 Industrial Way West, Eatontown, NJ 07724-2265
 14459852 Jefferson Health, POB 785992, Philadelphia, PA 19178-5992
 14459853 Main Line Health, POB 780163, Philadelphia, PA 19178-0163
 14459854 +Midland Funding, LLC, Daniel J. Santucci, Esquire, 1 International Plaza, 5th Floor,
 Philadelphia, PA 19113-1510
 14465572 Midland Mortgage, POB 268806, Oklahoma City, OK 73126-8806
 14459855 +Nationstar Mortgage, d/b/a Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 14459856 +P.G.W., 800 W. Montgomery Ave., Philadelphia, PA 19122-2898
 14459857 +PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
 14465576 Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
 14459859 +Portnoff Law Assoc., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
 14459860 +Professional Account Management, 633 W. Wisconsin Ave., Milwaukee, WI 53203-1920
 14459861 +QVC, c/o GC Services, 600 Pennsylvania Ave., NW, Washington, DC 20580-0001
 14465580 +Santander Bank, N.A., 824 North Market Street, Suite 100, Wilmington, DE 19801-4937
 14465581 +Sarah Hicks, via PASCDU, 25 S. Front St, Harrisburg, PA 17101-2081
 14459862 +Upper Darby Township, 100 Garrett Rd., Upper Darby, PA 19082-3135
 14459864 +Wells Fargo Bank, MAC F8235-040, POB 5129, Des Moines, IA 50305
 14459865 +Woodstone Timeshare Owners Association, POB 1227, Harrisonburg, VA 22803-1227

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Perlick@verizon.net Feb 15 2020 03:11:16 ZACHARY PERLICK, 1420 Walnut Street,
 Suite 718, Philadelphia, PA 19102
 smg E-mail/Text: megan.harper@phila.gov Feb 15 2020 03:13:46 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2020 03:12:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 15 2020 03:13:21 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 15 2020 03:13:04 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14459841 +E-mail/Text: bankruptcyrentacenter.com Feb 15 2020 03:14:05 Acceptance Now,
 5501 Headquarters, Plano, TX 75024-5837
 14459844 EDI: CAPITALONE.COM Feb 15 2020 08:03:00 Capital One, P.O. Box 85617,
 Richmond, VA 23276-0001
 14465483 +EDI: AIS.COM Feb 15 2020 08:03:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14459845 EDI: WFNNB.COM Feb 15 2020 08:03:00 Comenity Bank, PO Box 182789,
 Columbus, OH 43218-2789
 14459846 +EDI: DCI.COM Feb 15 2020 08:03:00 Diversified Consultants, 10550 Deerwood Park Blvd. 309,
 Jacksonville, FL 32256-2805
 14459848 +E-mail/Text: bknotice@ercbpo.com Feb 15 2020 03:13:10 ERC, POB 57547,
 Jacksonville, FL 32241-7547
 14459850 EDI: IRS.COM Feb 15 2020 08:03:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 14459863 EDI: VERIZONCOMB.COM Feb 15 2020 08:03:00 Verizon, POB 15124, Albany, NY 12212-5124
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14465559* +AT&T, 32 Avenue of the Americas, New York, NY 10013-2473
 14465557* +Acceptance Now, 5501 Headquarters, Plano, TX 75024-5837
 14465558* Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018
 14465560* Capital One, P.O. Box 85617, Richmond, VA 23276-0001
 14465561* Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
 14465562* +Diversified Consultants, 10550 Deerwood Park Blvd. 309, Jacksonville, FL 32256-2805
 14465563* +E-ZPassCustomer Service Center, POB 15185, Albany, NY 12212-5185
 14465564* +ERC, POB 57547, Jacksonville, FL 32241-7547
 14465565* +Furniture Mecca, 101 E. Venango Street, Philadelphia, PA 19134-1022
 14465567* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,
 Philadelphia, PA 19101-7346
 14465568* +Jefferson Capital Systems, LLC, c/o Hayt, Hayt & Landou, LLC,
 Meridian Center I, 2 Industrial Way West, Eatontown, NJ 07724-2265
 14465569* Jefferson Health, POB 785992, Philadelphia, PA 19178-5992

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***** BYPASSED RECIPIENTS (continued) *****
14465570* Main Line Health, POB 780163, Philadelphia, PA 19178-0163
14465571* +Midland Funding, LLC, Daniel J. Santucci, Esquire, 1 International Plaza, 5th Floor,
Philadelphia, PA 19113-1510
14465573* +P.G.W., 800 W. Montgomery Ave., Philadelphia, PA 19122-2898
14465574* +PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14465575* +PENN Credit Corp., 916 S. 14th Street, Harrisburg, PA 17104-3425
14465577* +Portnoff Law Assoc., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14465578* +Professional Account Management, 633 W. Wisconsin Ave., Milwaukee, WI 53203-1920
14465579* +QVC, c/o GC Services, 600 Pennsylvania Ave., NW, Washington, DC 20580-0001
14465582* +Upper Darby Township, 100 Garrett Rd., Upper Darby, PA 19082-3135
14465583* Verizon, POB 15124, Albany, NY 12212-5124
14465584* +Wells Fargo Bank, MAC F8235-040, POB 5129, Des Moines, IA 50305
14459858 ##+PENN Credit Corp., 916 S. 14th Street, Harrisburg, PA 17104-3425

TOTALS: 0, * 23, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
ZACHARY PERLICK on behalf of Debtor Anthony Devero Perlick@verizon.net, pireland1@verizon.net
ZACHARY PERLICK on behalf of Joint Debtor Lakesha S. Devero Perlick@verizon.net,
pireland1@verizon.net

TOTAL: 4

Information to identify the case:		
Debtor 1	Anthony Devero	Social Security number or ITIN xxx-xx-4150
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Lakesha S. Devero	Social Security number or ITIN xxx-xx-3137
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/30/20
Case number: 20-10587-jkf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Anthony Devero	Lakesha S. Devero
2. All other names used in the last 8 years		aka Lakiesha S. Graham
3. Address	3843 Albemarle Avenue Drexel Hill, PA 19026	3843 Albemarle Avenue Drexel Hill, PA 19026
4. Debtor's attorney Name and address	ZACHARY PERLICK 1420 Walnut Street Suite 718 Philadelphia, PA 19102	Contact phone (215) 569-2922 Email: Perlick@verizon.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 2/14/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 13, 2020 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 5/12/20 Filing deadline: 4/9/20 Filing deadline: 7/28/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$250.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 4/29/20 at 9:30 AM , Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	